

In re:
Michael Joseph Betz
Michael Joseph Betz
Debtors

Case No. 16-18497-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 10

Date Rcvd: Aug 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2019.

db Michael Joseph Betz, MAILING ADDRESS, 1213 Susan Drive, Warrington, PA 18976
db +Michael Joseph Betz, 306 Wood Street, Bristol, PA 19007-4917
13873215 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
13915888 The Bank of New York Mellon, et al, Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept.,
P.O. Box 24605, West Palm Beach, FL 33416-4605
13914729 +The Law Offices of Anthony A. Frigo, 175 Strafford Ave., Suite One, Wayne, PA 19087-3317

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 03 2019 02:03:03 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 03 2019 02:02:58 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13863150 EDI: BL-CREDIGY.COM Aug 03 2019 05:58:00 NCEP, LLC, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
13916009 EDI: PRA.COM Aug 03 2019 05:58:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
13870488 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 03 2019 02:02:43
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, Pa. 17128-0946

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2019 at the address(es) listed below:

ANTHONY A. FRIGO on behalf of Debtor Michael Joseph Betz anthonyfrigo@msn.com,
frigoar70666@notify.bestcase.com
BRIAN CRAIG NICHOLAS on behalf of Creditor Deutsche Bank National Trust Company, as Trustee
for GSAMP Trust 2006-FM1, Mortgage Pass-Through Certificates, Series 2006-FM1
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
JEROME B. BLANK on behalf of Creditor The Bank Of New York Mellon As Trustee, et. al.
paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor The Bank Of New York Mellon et al paeb@fedphe.com
JOSEPH JASPER SWARTZ on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,
RA-occbankruptcy6@state.pa.us
KARINA VELTER on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY amps@manleydeas.com
MARIO J. HANYON on behalf of Creditor The Bank Of New York Mellon et al paeb@fedphe.com
MARIO J. HANYON on behalf of Creditor The Bank Of New York Mellon As Trustee, et. al.
paeb@fedphe.com
MATTEO SAMUEL WEINER on behalf of Creditor Deutsche Bank National Trust Company, as Trustee
for GSAMP Trust 2006-FM1, Mortgage Pass-Through Certificates, Series 2006-FM1
bkgroup@kmlawgroup.com
THOMAS YOUNG.HAE SONG on behalf of Creditor The Bank Of New York Mellon et al paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 13

Information to identify the case:

Debtor 1	Michael Joseph Betz	Social Security number or ITIN	xxx-xx-6933
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Michael Joseph Betz	Social Security number or ITIN	xxx-xx-6933
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-18497-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Joseph Betz

Michael Joseph Betz

8/1/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.